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Form clsnodsc - ntcclsnodis

#### UNITED STATES BANKRUPTCY COURT

District of New Jersey 402 East State Street Trenton, NJ 08608

Case No.: 15-23628-MBK

Chapter: 13

Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jill B Vitale

81 Cardinal Drive Jackson, NJ 08527

Social Security No.:

xxx-xx-9388

Employer's Tax I.D. No.:

### NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above—named case will be closed without entry of discharge on or after May 26, 2020 for the reason(s) indicated below.

~	Debtor has not filed a Certification About a Financial Management Course (Official Form 423)
	proving compliance with the instructional course requirement for discharge.

- Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: April 23, 2020

JAN: pbf

Jeanne Naughton Clerk

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United States Bankruptcy Court District of New Jersey

In re:
Jill B Vitale Debtor Case No. 15-23628-MBK Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 1 Date Rcvd: Apr 23, 2020

Form ID: clsnodsc Total Noticed: 3

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 25, 2020.

db +Jill B Vitale, 81 Cardinal Drive, Jackson, NJ 08527-3173

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: usanj.njbankr@usdoj.gov Apr 23 2020 23:37:31 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 U.S. Attorney, 970 Broad St.,

+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 23 2020 23:37:30 smg United States Trustee Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,

Newark, NJ 07102-5235

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

TOTAL: 0 NONE.

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 25, 2020 Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 23, 2020 at the address(es) listed below:

on behalf of Trustee Albert Russo docs@russotrustee.com Albert Russo

Albert Russo docs@russotrustee.com

Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com

Kevin Gordon McDonald on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY ON BEHALF OF FINANCIAL ASSET SECURITIES CORP., SOUNDVIEW HOME LOAN TRUST 2007-WMC1, ASSET BACKED CERTIFICATES,  ${\tt SERIES~2007-WMC1~kmcdonald@kmllawgroup.com,~bkgroup@kmllawgroup.com}$ 

William H. Oliver, Jr. on behalf of Debtor Jill B Vitale courtdocs@oliverandlegg.com,

R59915@notify.bestcase.com

TOTAL: 5